

Net Worth / Total Assets by Quintile*

State Chartered Credit Unions

As of September 30, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More**	Total
# of Credit Unions	16	43	20	47	19	19	164
First Quintile	22.7	14.6	14.6	13.2	10.5	11.0	15.5
Second Quintile	16.4	11.9	11.1	10.3	8.8	10.0	11.3
Third Quintile	11.5	10.5	8.7	9.2	7.9	8.8	9.6
Fourth Quintile	6.6	8.9	7.2	7.8	6.4	7.0	8.1
Fifth Quintile		6.9	6.0	6.1			6.2
Total	12.8	11.2	9.4	9.3	8.8	9.5	9.4

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Delinquent Loans / Total Loans by Quintile*

State Chartered Credit Unions

As of September 30, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More**	Total
# of Credit Unions	16	43	20	47	19	19	164
First Quintile	18.9	5.5	6.5	4.6	3.2	4.4	6.2
Second Quintile	3.0	2.9	2.0	2.8	2.0	2.9	2.9
Third Quintile	1.3	1.6	1.3	1.8	1.1	2.0	1.8
Fourth Quintile	0.4	0.5	0.9	1.2	0.9	1.4	1.1
Fifth Quintile		0.1	0.3	0.6			0.4
Total	3.8	2.4	2.6	2.6	2.1	2.9	2.6

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

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Net Charge-Offs / Average Loans by Quintile*

State Chartered Credit Unions

Annualized year-to-date through September 30, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More**	Total
# of Credit Unions	16	43	20	47	19	19	164
First Quintile	3.1	2.7	3.5	3.0	2.1	2.7	3.1
Second Quintile	0.9	1.4	2.0	2.3	1.5	2.2	2.0
Third Quintile	0.1	0.8	1.3	1.6	1.0	1.7	1.3
Fourth Quintile	0.0	0.6	0.6	1.2	0.7	0.9	0.8
Fifth Quintile		0.2	0.1	0.6			0.2
Total	1.3	1.2	1.8	1.8	1.6	1.9	1.8

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

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Loss Reserves / Delinquent Loans by Quintile*

State Chartered Credit Unions

As of September 30, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More**	Total
# of Credit Unions	16	43	20	47	19	19	164
First Quintile	235.5	1,155.8	714.2	508.1	223.5	186.5	861.4
Second Quintile	116.0	259.5	237.5	193.4	143.9	149.4	195.9
Third Quintile	50.3	104.0	164.2	138.6	116.9	122.4	131.1
Fourth Quintile	18.0	66.8	119.5	99.2	67.7	79.9	89.4
Fifth Quintile		34.1	75.1	64.6			45.6
Total	54.6	86.3	117.1	119.6	128.0	111.1	114.8

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Real Estate Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of September 30, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More**	Total
# of Credit Unions	16	43	20	47	19	19	164
First Quintile	269.2	530.7	745.3	833.5	720.3	705.9	766.9
Second Quintile	1.1	333.7	457.1	479.9	625.1	503.3	473.1
Third Quintile	0.0	209.7	250.6	371.2	459.4	398.6	319.7
Fourth Quintile	0.0	125.4	131.3	272.1	266.4	238.8	171.5
Fifth Quintile		40.4	66.8	128.2			39.0
Total	80.0	242.9	287.8	377.4	487.9	437.7	429.5

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Real Estate Loans / Total Loans by Quintile*

State Chartered Credit Unions

As of September 30, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More**	Total
# of Credit Unions	16	43	20	47	19	19	164
First Quintile	31.9	73.1	81.5	78.8	76.5	84.7	80.6
Second Quintile	0.9	61.0	68.1	66.5	71.0	76.2	68.4
Third Quintile	0.0	43.5	52.1	56.7	64.1	63.0	55.0
Fourth Quintile	0.0	31.5	28.7	49.4	48.9	46.9	37.1
Fifth Quintile		11.8	12.3	27.3			9.1
Total	19.1	50.5	47.3	57.1	65.2	70.2	66.3

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Real Estate Delinquency / Real Estate Loans by Quintile*

State Chartered Credit Unions

As of September 30, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More**	Total
# of Credit Unions	16	43	20	47	19	19	164
First Quintile	∞	11.1	10.0	5.8	3.6	5.3	13.9
Second Quintile	∞	3.3	1.9	3.5	2.1	3.6	4.0
Third Quintile	100.0	0.3	0.9	2.2	1.1	2.2	2.0
Fourth Quintile	0.4	0.0	0.0	1.4	0.7	1.4	0.7
Fifth Quintile		0.0	0.0	0.2			0.0
Total	1.4	3.3	3.5	3.3	2.3	3.4	3.1

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

HELOC & Equity Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of September 30, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More**	Total
# of Credit Unions	16	43	20	47	19	19	164
First Quintile	50.1	186.6	195.1	214.7	256.5	219.3	232.3
Second Quintile	1.1	107.5	109.4	151.2	142.1	136.4	134.9
Third Quintile	0.0	47.6	80.7	110.2	104.1	74.8	82.7
Fourth Quintile	0.0	21.2	48.0	72.7	41.4	60.4	41.7
Fifth Quintile		3.4	9.1	33.9			6.2
Total	15.5	71.9	78.7	100.1	130.3	110.5	110.8

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

HELOC & Equity Loans / Real Estate Loans by Quintile*

State Chartered Credit Unions

As of September 30, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More**	Total
# of Credit Unions	16	43	20	47	19	19	164
First Quintile	∞	89.8	91.6	58.6	35.9	39.2	88.2
Second Quintile	∞	49.4	44.3	39.1	25.7	32.5	46.2
Third Quintile	100.0	32.9	28.3	31.2	21.0	22.3	32.3
Fourth Quintile	63.4	19.1	16.1	20.8	13.4	13.2	20.3
Fifth Quintile		4.4	5.4	11.9			8.8
Total	19.4	29.6	27.3	26.5	26.7	25.2	25.8

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

IOPO Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of September 30, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More**	Total
# of Credit Unions	16	43	20	47	19	19	164
First Quintile	0.0	22.1	268.6	170.6	131.0	205.3	177.5
Second Quintile	0.0	0.1	42.7	73.8	87.5	95.1	46.7
Third Quintile	0.0	0.0	1.1	17.0	32.8	36.8	2.8
Fourth Quintile	0.0	0.0	0.0	0.4	3.1	2.7	0.0
Fifth Quintile	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	0.0	10.1	54.0	43.2	67.3	70.9	64.2

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

IOPO Loans / Real Estate Loans Assets by Quintile*

State Chartered Credit Unions

As of September 30, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More**	Total
# of Credit Unions	16	43	20	47	19	19	164
First Quintile	∞	14.6	37.5	35.9	20.6	32.5	37.2
Second Quintile	∞	0.8	14.7	16.3	14.0	17.0	17.3
Third Quintile	0.0	0.0	0.3	3.8	7.5	8.8	3.8
Fourth Quintile	0.0	0.0	0.0	0.2	1.3	1.3	0.0
Fifth Quintile		0.0	0.0	0.0			0.0
Total	0.0	4.1	18.8	11.5	13.8	16.2	14.9

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Real Estate Loan Modifications / Net Worth by Quintile*

State Chartered Credit Unions

As of September 30, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More**	Total
# of Credit Unions	16	43	20	47	19	19	164
First Quintile	0.0	29.0	115.3	90.0	28.7	61.8	73.7
Second Quintile	0.0	6.8	22.2	24.2	23.9	27.0	19.9
Third Quintile	0.0	0.1	2.6	12.7	15.3	10.7	7.5
Fourth Quintile	0.0	0.0	0.0	7.6	4.8	3.0	0.7
Fifth Quintile	0.0	0.0	0.0	1.5	0.0	0.0	0.0
Total	0.0	10.1	20.7	25.5	20.0	24.4	23.4

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Fixed Loans / Real Estate Loans by Quintile*

State Chartered Credit Unions

As of September 30, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More**	Total
# of Credit Unions	16	43	20	47	19	19	164
First Quintile	∞	99.7	93.6	87.9	74.2	69.6	96.6
Second Quintile	∞	78.1	70.3	70.8	58.7	52.0	76.5
Third Quintile	100.0	49.7	49.3	54.3	45.1	33.8	55.0
Fourth Quintile	39.9	21.4	36.4	38.2	30.2	17.1	35.1
Fifth Quintile		1.9	9.2	16.8			10.4
Total	8.8	41.1	46.8	50.9	48.8	46.2	47.3

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Other than Fixed Loans / Real Estate Loans by Quintile*

State Chartered Credit Unions

As of September 30, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More**	Total
# of Credit Unions	16	43	20	47	19	19	164
First Quintile	∞	99.3	90.8	83.2	64.8	78.0	95.2
Second Quintile	∞	81.9	63.6	61.8	51.5	60.8	74.4
Third Quintile	100.0	53.7	50.7	45.7	37.9	45.7	52.4
Fourth Quintile	35.1	24.6	29.7	29.2	21.9	25.4	32.6
Fifth Quintile		2.1	6.4	12.1			9.7
Total	91.2	58.9	53.2	49.1	51.2	53.8	52.7

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Member Business Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of September 30, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More**	Total
# of Credit Unions	16	43	20	47	19	19	164
First Quintile	0.0	105.4	183.8	318.6	131.2	177.8	222.3
Second Quintile	0.0	25.3	23.5	76.4	88.4	96.1	68.6
Third Quintile	0.0	0.0	0.6	22.4	53.5	62.9	12.1
Fourth Quintile	0.0	0.0	0.0	0.9	14.4	13.2	0.0
Fifth Quintile	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	0.0	40.7	47.7	83.5	92.9	90.4	87.7

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Indirect Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of September 30, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More**	Total
# of Credit Unions	16	43	20	47	19	19	164
First Quintile	111.8	21.8	459.1	272.6	123.6	144.5	244.5
Second Quintile	0.0	0.1	175.2	147.5	74.5	65.8	75.8
Third Quintile	0.0	0.0	26.9	82.8	28.1	31.4	13.4
Fourth Quintile	0.0	0.0	1.1	15.9	4.0	5.5	0.0
Fifth Quintile	0.0	0.0	0.0	0.6	0.0	0.0	0.0
Total	11.8	10.8	113.1	96.2	89.1	67.9	75.6

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Asset Growth by Quintile*

State Chartered Credit Unions

Annualized year-to-date through September 30, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More**	Total
# of Credit Unions	16	43	20	47	19	19	164
First Quintile	15.6	9.9	7.6	6.3	3.1	3.6	9.3
Second Quintile	6.7	2.6	2.0	2.2	0.4	-1.0	2.6
Third Quintile	-2.5	0.1	-0.2	-0.5	-2.5	-6.0	-0.3
Fourth Quintile	-7.4	-2.1	-4.2	-3.1	-10.0	-12.2	-3.8
Fifth Quintile		-10.1	-15.5	-17.8			-13.6
Total	2.9	-0.1	-2.4	-3.9	-1.8	-2.7	-2.6

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Return on Average Assets by Quintile*

State Chartered Credit Unions

Annualized year-to-date through September 30, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More**	Total
# of Credit Unions	16	43	20	47	19	19	164
First Quintile	0.6	0.7	1.3	1.0	0.8	1.0	1.0
Second Quintile	0.0	0.1	0.6	0.5	0.5	0.5	0.5
Third Quintile	-0.9	-0.1	0.4	0.2	0.3	0.1	0.2
Fourth Quintile	-2.7	-0.4	0.3	-0.1	-0.5	-0.1	-0.2
Fifth Quintile		-1.3	-0.7	-1.2			-1.3
Total	-0.8	-0.2	0.4	0.0	0.3	0.6	0.4

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

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Net Interest Margin by Quintile*

State Chartered Credit Unions

Annualized year-to-date through September 30, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More**	Total
# of Credit Unions	16	43	20	47	19	19	164
First Quintile	6.1	4.9	5.1	4.5	4.2	3.7	4.8
Second Quintile	4.1	4.0	4.3	3.8	3.6	3.3	4.0
Third Quintile	3.4	3.6	3.9	3.5	3.2	3.0	3.5
Fourth Quintile	2.3	3.2	3.1	3.3	2.6	2.5	3.2
Fifth Quintile		2.6	2.3	2.6			2.4
Total	4.2	3.7	3.8	3.5	3.4	3.1	3.2

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

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Return on Average Equity by Quintile*

State Chartered Credit Unions

Annualized year-to-date through September 30, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More**	Total
# of Credit Unions	16	43	20	47	19	19	164
First Quintile	4.7	5.3	13.0	10.0	7.7	9.6	9.7
Second Quintile	-0.1	0.9	6.7	5.3	6.1	6.1	5.2
Third Quintile	-5.5	-1.3	5.1	2.1	3.1	1.5	1.6
Fourth Quintile	-37.7	-3.4	3.1	-0.5	-8.1	-1.1	-1.8
Fifth Quintile		-16.6	-9.2	-20.2			-17.5
Total	-6.4	-1.8	4.0	-0.1	3.2	6.6	4.6

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

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Cash and Short-Term Investments / Total Assets by Quintile* State Chartered Credit Unions

As of September 30, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More**	Total
# of Credit Unions	16	43	20	47	19	19	164
First Quintile	50.6	36.9	40.0	29.6	23.5	21.6	35.2
Second Quintile	32.1	25.0	26.8	23.7	18.0	17.9	25.1
Third Quintile	27.2	20.2	22.8	18.5	12.7	15.6	20.1
Fourth Quintile	17.1	16.0	19.7	13.0	7.7	12.5	15.2
Fifth Quintile		10.2	10.0	8.3			8.9
Total	26.6	21.8	24.1	18.8	17.1	17.2	17.7

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Net Long-Term Assets / Total Assets by Quintile*

State Chartered Credit Unions

As of September 30, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More**	Total
# of Credit Unions	16	43	20	47	19	19	164
First Quintile	8.6	38.5	47.6	50.3	42.5	46.4	47.3
Second Quintile	2.9	31.5	31.3	37.6	35.2	37.5	34.9
Third Quintile	1.0	22.6	20.5	31.3	30.1	30.7	27.9
Fourth Quintile	0.8	14.0	13.3	24.7	26.6	21.9	17.4
Fifth Quintile		4.7	5.4	16.0			5.2
Total	4.8	23.2	23.3	34.3	34.4	35.9	34.8

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

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Loss Reserves / Last 12-Month Net Charge-Offs by Quintile* State Chartered Credit Unions

As of September 30, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More**	Total
# of Credit Unions	16	43	20	47	19	19	164
First Quintile	∞	322.8	2,048.2	345.6	221.9	206.5	771.1
Second Quintile	242.4	203.4	210.2	199.6	175.8	180.8	203.7
Third Quintile	85.5	151.4	162.3	153.2	156.0	141.3	158.3
Fourth Quintile	-408.5	121.4	144.4	127.0	123.5	121.4	129.2
Fifth Quintile		81.7	99.8	105.3			89.0
Total	130.4	164.4	146.5	158.6	158.7	157.1	157.5

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Net Margin by Quintile*

State Chartered Credit Unions

Annualized year-to-date through September 30, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More**	Total
# of Credit Unions	16	43	20	47	19	19	164
First Quintile	7.0	6.1	6.9	6.2	5.4	5.4	6.4
Second Quintile	5.1	5.0	5.9	5.3	4.9	4.5	5.3
Third Quintile	3.5	4.4	5.1	4.9	4.5	4.0	4.7
Fourth Quintile	2.4	3.7	3.7	4.5	3.5	3.4	4.0
Fifth Quintile		2.8	2.5	3.4			2.8
Total	4.8	4.5	4.9	4.9	4.6	4.1	4.4

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Efficiency Ratio by Quintile*

State Chartered Credit Unions

As of September 30, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More**	Total
# of Credit Unions	16	43	20	47	19	19	164
First Quintile	133.0	104.4	97.4	87.2	74.8	71.1	102.3
Second Quintile	102.6	94.3	81.3	79.9	69.5	65.7	82.9
Third Quintile	94.5	82.1	77.6	74.5	65.9	58.2	75.5
Fourth Quintile	78.7	74.9	71.3	68.9	59.7	49.7	69.1
Fifth Quintile		66.5	56.0	57.2			57.1
Total	95.4	84.0	74.6	73.2	67.4	57.8	63.3

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Borrowings / Total Shares and Net Worth by Quintile* State Chartered Credit Unions

As of September 30, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More**	Total
# of Credit Unions	16	43	20	47	19	19	164
First Quintile	0.3	0.0	5.5	4.6	1.6	13.1	5.4
Second Quintile	0.0	0.0	0.0	0.2	0.1	1.8	0.0
Third Quintile	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Fourth Quintile	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Fifth Quintile	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	0.1	0.0	1.0	1.7	1.5	5.3	3.8

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Pre-Provision Return on Average Assets by Quintile*

State Chartered Credit Unions

Annualized year-to-date through September 30, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More**	Total
# of Credit Unions	16	43	20	47	19	19	164
First Quintile	1.0	1.4	2.6	1.9	1.7	2.0	2.0
Second Quintile	0.1	0.9	1.3	1.3	1.5	1.7	1.3
Third Quintile	-0.3	0.4	1.0	1.1	1.2	1.3	1.0
Fourth Quintile	-0.9	0.0	0.6	0.8	0.9	0.9	0.5
Fifth Quintile		-0.4	0.1	0.4			-0.2
Total	0.1	0.6	1.1	1.2	1.4	1.6	1.5

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups